

**United States Bankruptcy Court
District of New Jersey**

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In re: Haydee Velazquez,
Debtor.

Case No.: 23-17261-JNP

Chapter: 13

Hearing Date: December 27, 2023

Judge: Poslusny

STATEMENT AS TO WHY NO BRIEF IS NECESSARY

In accordance with D.N.J. LBR 9013-1(a)(3), it is respectfully submitted that no brief is necessary in the court's consideration of this motion, as it does not involve complex issues of law.

Date: November 18, 2023

/s/ Michael I. Assad
Michael I. Assad